

FIG. 1

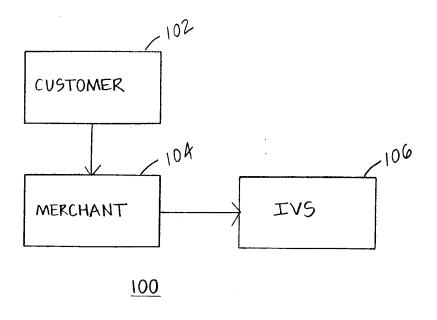


FIG. 2

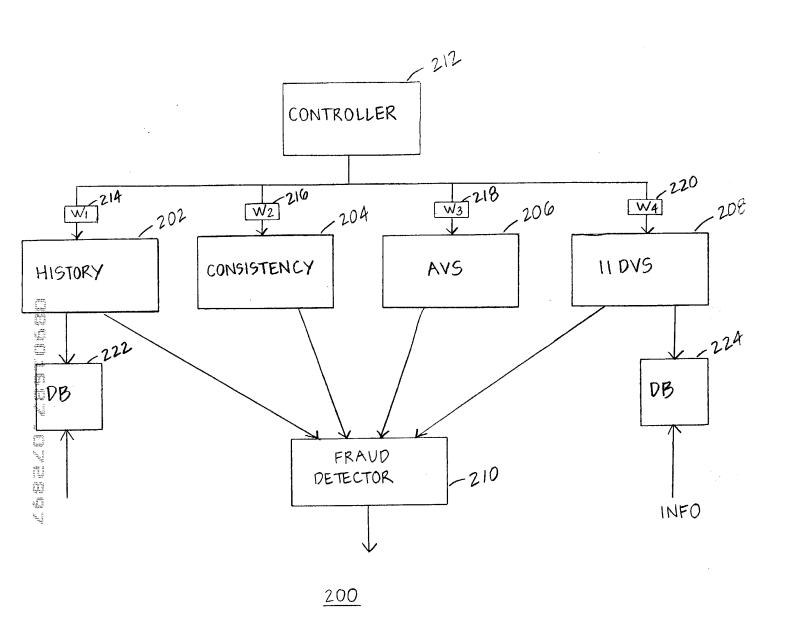


FIG. 3

PROCESSED UTILIZING
INTERNET ADDRESS

CONSTRUCT MAP BASED UPON TRANSACTIONS

USED MAPPED TRANSACTIONS
TO DETERMINE IF A NEW CREDIT
CARD TRANSACTION IS VALID

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